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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Diana G. HILDRETH

Serial No.: 09/677,581

Filed: September 29, 2000

For: NETWORK-BASED FINANCIAL PLANNING SYSTEM AND METHOD

New York, New York

Date: October 26, 2000

Group Art Unit: Unassigned

Examiner: Unassigned

Asst. Commissioner for Patents
Washington, D.C. 20231

SUBMISSION

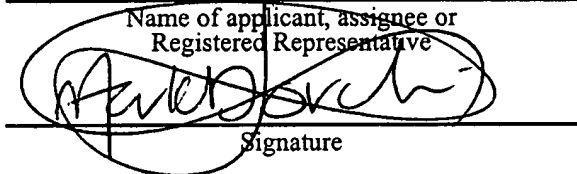
Sir:

Submitted herewith is a copy of art together with a form listing the same
for the convenience of the Examiner.

I hereby certify that this correspondence is being
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Mark D. Torché

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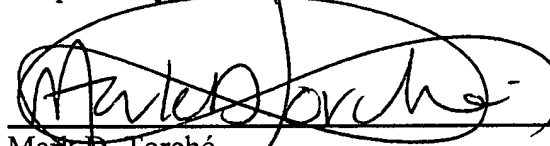
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Enclosures

Respectfully submitted,



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